

2011 State of Iowa Enrollment & Change Period

October 29th-December 31st

Health Insurance

Time sensitive information, read carefully and thoroughly

Come to a presentation in Des Moines to learn about your insurance and ask questions

November 16th: 11:30-1pm at the Wallace Building Auditorium (502 E 9th St)

November 18th: 7-9pm at the Historical Building Auditorium (600 E Locust St)

Free parking is available in the parking ramp on the corner of Grand and Pennsylvania



What's New in 2011

- This year's enrollment and change period for Retired/Disabled members is from October 29, through December 31, 2010. Changes made will be effective January 1, 2011.
- The federal healthcare reform legislation now allows your dependent adult children to be covered on your insurance through the end of the calendar year in which they turn 26. See page 5 for more information.
- Medication Therapy Management may be available at your pharmacy at no cost to you. See page 5 for more information.
- **Beginning January 2011, there will only be two coverage levels, single or family. There will no longer be breakdowns of the family premium into other coverage levels (ex. 1 with and 1 without Medicare). See the 2011 rate sheet for more information**
- There is a new health plan (Gold Preferred) available to all retirees starting January 1, 2011. It has higher deductibles, coinsurance, copays and out of pocket maximums, but has lower premiums than Iowa Select, the other PPO plan. View the enclosed side by side comparison to see plan details.

Action Required By You

To change your insurance for 2011

- **If you want to change your health insurance plan, or add eligible dependents;** you must complete a new health insurance application. Applications are available from the Department of Administrative Services, on our website: <http://benefits.iowa.gov>, Wellmark customer service, or you can contact your former department's Personnel Assistant. Contact information is listed on page 5.
- **All applications to change your insurance must be returned by December 31, 2010 to the Department of Administrative Services-Human Resources Enterprise. The address is listed on page 5.**
- If you want to join the Medicare Part D program, SilverScript, you must call SilverScript and enroll yourself on or before December 31, 2010. Information about SilverScript is listed on page 3 & 4.
- If you want to cancel your SilverScript coverage for 2011, you must call SilverScript and cancel the coverage before December 31, 2010.

To keep your insurance the same for 2011

- **If you do not want to make any changes to your health insurance, NO action is required by you.** The health plan you currently have will continue for 2011 and if you are enrolled in SilverScript, they will continue your coverage for 2011 automatically. Be sure to view the 2011 premium for your plan.

Retired/Disabled Group

Important Information

- Medicare eligible retirees should know their options for Medicare supplement plans as an alternative to the State of Iowa group coverage. Contact a SHIIP counselor (number below) to compare plans.
- Your spouse may continue our state group coverage if they were covered on your plan at the time of your death. Your surviving spouse will need to contact the Department of Administrative Services to get the necessary paperwork.
- **If you drop your State of Iowa coverage** for any reason, you will not be able to rejoin at a later date. Any dependents on your plan will also lose their coverage with our state group
- You may change your health plan election every year during the enrollment and change period and add eligible dependents to your health insurance **without worrying about pre-existing conditions**.
- If you have a spouse that is going to lose their health insurance due to their retirement, or their company no longer offering them coverage, you can add them to your insurance. Contact DAS to get the necessary paperwork.
- All counties in Iowa except Allamakee, Dubuque, Fayette and Winneshiek are covered counties for the MCO plans (Blue Access and Blue Advantage). You can still be in one of these plans and live in the above counties, but you need to be sure your providers are part of the MCO network.
- If you are in Blue Access or Blue Advantage and you permanently move out of Iowa, you need to switch to a plan that has coverage outside of Iowa. Contact Wellmark or DAS to change your plan. A guest membership may be available if you are out of Iowa for longer than 90 days, see page 5 for more information.
- You can receive some vaccines at the pharmacy. Check with Wellmark to be sure the vaccine will be covered and make sure the pharmacy administers vaccines.
- Some services require notification or review by Wellmark prior to the service being performed. If you do not follow notification requirements, you may have to pay for services yourself. Check with Wellmark for pre-certification requirements for inpatient hospitalization, rehabilitation, nursing facilities, and home health care.
- You can view the benefit certificates for each plan on the DAS-HRE website: <http://benefits.iowa.gov/health.html>

Medicare: 1-800-633-4227

Social Security: 1-800-772-1213

SHIIP: 1-800-351-4664

(Senior Health Insurance Information Program)

http://benefits.iowa.gov/retirees_medicare.html

Getting Ready for Medicare

 **If Anyone on your health insurance plan is eligible for Medicare, they should enroll in Medicare Parts A and B. Failure to enroll in Medicare A and B may result in a penalty from Medicare and a difference in the payment of claims from Wellmark.**

Medicare eligibility:

Age 65

Under age 65 with certain disabilities

Any age with End-Stage Renal Disease

Medicare Parts:

Medicare A - Hospital coverage

Medicare B - Medical coverage

Medicare D - Prescription coverage

If you are currently receiving Social Security benefits, you will receive your Medicare card 2-3 months before your 65th birthday. If you are not currently receiving benefits, you need to call 1-800-772-1213 three months before your 65th birthday to sign up for Medicare. Once you receive your card, you need to contact Wellmark's customer service and let them know your Medicare information (Part A and B effective dates and your Medicare ID number). Medicare will become the primary payer on your claims and Wellmark will be secondary. If you have a spouse on your insurance who is not eligible for Medicare, they will continue to have Wellmark as primary. You must have Medicare Part A and B for your claims to be paid correctly. Your benefits do not change once you are enrolled in Medicare. When you go to the doctor or hospital, you need to show them your Medicare and Wellmark cards. If you receive Medicare due to disability, you still need to enroll in Medicare Part A and B in order for your claims to be paid correctly. If you are a SLIP or SERIP retiree, you need to contact DAS-HRE with your Medicare information.

Medicare Prescription Drug Coverage

The State of Iowa has determined that your prescription drug coverage with the State of Iowa Retired/Disabled Group is as good as or better coverage than standard Medicare prescription drug coverage (Part D). This means that your coverage is considered “creditable coverage” and you will not pay a penalty if you later decide to enroll in a Medicare Part D plan. Please see the enclosed *Notice of Creditable Coverage* for more information.

SilverScript

Enrollment: 1-866-808-7475
Customer Service: 1-800-678-1853

If you are a Medicare eligible retiree, you have the option of coordinating pharmacy benefits with one particular Part D plan called SilverScript. This coordination between Wellmark and SilverScript will result in a monthly premium savings to you. View the enclosed premiums to see how much you could save. ***SilverScript is not available for retirees enrolled in Deductible 3 Plus.**

- You can add SilverScript to your State of Iowa retiree insurance with Wellmark. You continue to have the Wellmark insurance as your secondary insurance to Medicare for your hospital and medical services. Wellmark will now become secondary for your prescriptions as well.
- If you elect to coordinate benefits with SilverScript, **there will be no change to your pharmacy benefits with your Wellmark insurance.** You will still have your health insurance with the state’s group, you are only adding this additional pharmacy coverage to your existing Wellmark plan. If you enroll in SilverScript, Wellmark will reduce the premium you pay them each month. SilverScript does have a separate premium that you pay them each month, but the monthly savings for your Wellmark insurance is significant. **The 2011 SilverScript monthly premium is \$62.00.** SilverScript is available to anyone who has Medicare, this includes your spouse, even if you do not yet have Medicare.
- The benefit of having SilverScript is that you save money on your monthly Wellmark premium. When you have SilverScript, Wellmark and SilverScript pay together for the actual cost of the prescription. This saves the plan money, and the savings are passed on to you.
- When you enroll, you will receive an ID card from SilverScript and you will use this ID card in addition to the new Wellmark ID card you will receive. You must show both the SilverScript and your new Wellmark card at the pharmacy for claims to be filed correctly. Tell your pharmacist to file the prescription under the SilverScript card as primary, and the Wellmark card as secondary. If you are not charged your usual copay amount for your Wellmark plan, your pharmacist may not have filed the prescription correctly.
- When you enroll, SilverScript will notify Wellmark of your enrollment. It is important to enroll as close to November 15th as possible to make sure that Wellmark receives your enrollment information timely. If Wellmark receives your SilverScript enrollment information after they have started their January billing cycle, you will be billed the higher amount. Wellmark will credit you if you overpay the January premium.
- Your SilverScript ID card should say RxGRP: Rx9137, if it says Rx9110, you are not enrolled in our SilverScript group, and Wellmark will not get notified. Contact SilverScript if your card does not show RX9137.
- SilverScript will bill you by mail in arrears, the back of the bill has information on how to set up an automatic withdrawal if you would rather pay that way. Do not send one check to pay on two policies, you must send two checks.
- SilverScript will send you letters, the **information regarding plan design can be disregarded** as it does not accurately show the coordinated benefits with Wellmark. You continue to have the State of Iowa Wellmark plan benefits.



To enroll in SilverScript, call 1-866-808-7475 between November 15th and December 31st. They enroll you right over the phone, have your Wellmark and Medicare cards handy. SilverScript will be effective January 1, 2011. If you are already enrolled in SilverScript, you do not need to do anything to continue it for 2011. You will be receiving a letter and new SilverScript ID card. They are required to send you a new card every year. If you want to cancel your SilverScript coverage, you need to call them between November 15th and December 31st. Your coverage would be cancelled December 31, 2010.

SilverScript Continued

For mail order prescriptions, you have to use CVS mail order pharmacy instead of Walgreens. CVS mail order pharmacy will file the prescriptions electronically to SilverScript and Wellmark. If you receive a letter from SilverScript asking for your secondary insurance information, make sure that your Wellmark information is listed accurately, or prescriptions will not be paid correctly. Your Wellmark information should be shown like this on the letter.

Secondary Information for SilverScript letter

Rx/Policy ID 123AD4567
(sample ID-remove first 3 letters)
RxBIN 005947
RxPCN MEDTROOP
RxGroup WELLRX

SilverScript has a \$310 deductible that you are supposed to pay up front, but because you have the State's Wellmark insurance, we coordinate the coverage and Wellmark pays the \$310 for you. You do not have to pay this amount. When the pharmacy files the prescription through SilverScript it will say you have to pay this deductible and you have higher copays. But when the pharmacist then files the prescription through your Wellmark insurance as secondary coverage, it takes away the deductible and lowers the copay to the Wellmark amount for your plan. The key is that the pharmacist has to file the prescription to both insurance cards for you to be charged correctly. As long as they file it correctly, you should not pay more than the Wellmark copays. If your pharmacy has questions they can call the number on the back of your Wellmark card for pharmacy assistance. If you are on Program 3 Plus or Iowa Select, you still have the \$250 out of pocket maximum for your pharmacy services.

Sick Leave Insurance Program (SLIP)

If you retired under the SLIP program from Central Payroll (not DOT, Regents or any CBC), you will be receiving information from the Department of Administrative Services—State Accounting Enterprise containing your SLIP balance for January 2011. See the enclosed premium rates for 2011 to see the new premiums starting January 1, 2011. We no longer adjust the rates when someone has Medicare, we only offer single or family rates starting January 2011. Your SLIP money is available to you until you run out of money, or you become eligible for Medicare, whichever is earlier. You will receive a letter when you are a few months away from running out of money, turning age 65, or if your spouse is turning age 65. If you have a spouse who is eligible for Medicare and they are enrolling in SilverScript this enrollment period, you need to contact the Department of Administrative Services (DAS) to let us know. If you or your spouse become eligible for Medicare before age 65, contact DAS. **If you make any changes to your insurance this year, you must notify DAS.** If you are a SLIP retiree from DOT or a CBC, you receive your SLIP information from your former agency. You need to notify them if you make any changes to your insurance.

State Employee Retirement Incentive Program (SERIP)

If you retired from February 10 - June 24, 2010 under the SERIP program that is paying a contribution to your health insurance for five years, you need to notify the Department of Administrative Services (DAS) if you make any changes to your insurance while on SERIP. If you had sick leave built up when you retired, it was converted into a dollar value to pay your insurance premiums through the SLIP program first. The SLIP program pays the full state share of the health plan you have. You will continue to use the SLIP program first until you run out of money, or become eligible for Medicare. If you have enough money in your SLIP account to pay for your insurance premiums past the five years that SERIP allows, you will use it until it runs out or you become eligible for Medicare. You will receive a letter when you are no longer eligible for the SLIP program and need to be switched to the SERIP program which will pay the Blue Access state share towards the health plan you have. If you are on SERIP, you will receive a letter when you or your spouse are turning 65 and eligible for Medicare. If you or your spouse become eligible for Medicare before age 65, you need to contact DAS. The 2011 rates are enclosed with this letter, please notice that we only have single and family rates. We no longer adjust the rates when one person in the family has Medicare.



Medication Therapy Management



State legislation passed in 2010 supported the creation of a Medication Therapy Management (MTM) program for state employees and retirees. MTM is a term used to describe a broad range of health care services provided by pharmacists. DAS has contracted with Outcomes Pharmaceutical Health Care to offer MTM services at no cost to you. Participation in MTM is voluntary. Specially trained local pharmacists can meet with you to review all of your medications. This will help identify any duplications or conflicts and help organize your medication schedule. Prescription complications are a leading health problem, especially among seniors. By using MTM, you get the extra attention you need to keep your medications on the right track. Talk to your pharmacist to see if they participate or find a participating pharmacist on this website: www.getoutcomes.com.

Healthcare Reform

With the passage of healthcare reform, a few of the benefits for the State of Iowa Retired/Disabled group may change. We will let you know of the ones that affect your insurance directly before they take effect. Keep in mind that healthcare reform is a multi-year process and changes will occur gradually. **The only change for 2011 for our insurance, is that an eligible dependent child may be covered on your health and dental coverage through the end of the year in which they turn age 26.** An adult child can be a student or non student, live anywhere in the country, and could be married (dependent's spouse is not eligible for coverage). A full time student over the age of 26 can be on coverage as long as they remain a full time student and are unmarried. Disabled children can remain on coverage as long as they are unmarried and the disability occurred before age 27, or while a full time student. For more information contact the Department of Administrative Services.

Wellmark Information

- The only difference between Blue Access and Blue Advantage is that with Blue Advantage you have to list a primary care physician. This doctor would be the person to refer you if needed.
- At: www.wellmark.com, you can locate a doctor on your network, find what tier level a prescription drug is on, find tips on wellness, order a new ID card, and so much more. You can create your account and view your claim information. To find a doctor, click "find a doctor or hospital" on the main page, click on "Iowa and South Dakota Providers" or "National Providers". From the drop down list select the plan you have or want to have (Iowa Select & Gold Preferred = Alliance Select network, Program 3 Plus and Deductible 3 Plus = Classic Blue network).
- Guest Membership: If you are enrolled in Blue Access or Blue Advantage and travel for 90 or more consecutive days up to 180 days outside of Iowa in one location, you can have access to health benefits. Contact Wellmark's customer service for more information before you leave.
- If you are traveling outside the United States, you can use BlueCard Worldwide in more than 200 countries and territories for emergencies. Before traveling, contact Wellmark customer service for BlueCard Worldwide information.

Other Sources for Information:

Medicare: 1-800 MEDICARE www.medicare.gov

Senior Health Insurance Information Program (SHIIP): 1-800-351-4664 www.shiip.state.ia.us

State of Iowa Benefits: 515-281-6124 <http://benefits.iowa.gov>

SilverScript

Enrollment
1-866-808-7475
Customer Service
1-800-678-1853

Wellmark

Blue Access
Blue Advantage
1-800-553-7801

Wellmark

Program 3 Plus
Deductible 3 Plus
Iowa Select
Gold Preferred
1-800-622-0043

Contact Information



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Human Resources Enterprise
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Department of Administrative Services by December 31, 2010